

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 12-12568-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michele J. Thompson
aka Michele Jansson, aka Michele Janquitto
P.O. Box 30
Bradley Beach, NJ 07720

Social Security No.:
xxx-xx-5009

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: April 28, 2017

JAN: gan

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michele J. Thompson
 Debtor

Case No. 12-12568-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

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 Total Noticed: 24

Date Rcvd: Apr 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2017.

db +Michele J. Thompson, P.O. Box 30, Bradley Beach, NJ 07720-0030
 intp +Margaret Cassidy, 2 Westminster Drive, Colts Neck, NJ 07722-1451
 sp +Robert J. Ferb, 448 Union Avenue, Middlesex, NJ 08846-1927
 r +Valerie Santangelo, Neuhaus Realty, 51 E Main Street, Holmdel, NJ 07733-2310
 512736663 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 512736664 +Begley & Caskill, 40 East Main Street, Moorestown, NJ 08057-3310
 512736665 +Lomurro, Davison, Eastman & Munoz, 100 Willowbrook Rd, Bldg 1 Monmouth Exec,
 Freehold, NJ 07728-5920
 513032237 +NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
 512736666 +Ruth Thompson, 373 Friar Trail, Annapolis, MD 21401-6621
 512810890 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
 512992061 +US Bank National Association, as Trustee, successo, c/o Zucker Goldberg & Ackerman,
 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
 512736669 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701)
 512736668 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
 513142492 +Wells Fargo Bank, 1 Home Campus, MAC X2303-01A, Des Moines IA 50328-0001
 512745352 +Wells Fargo Card Services, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001
 512740922 Wells Fargo Home Equity Group, Attn: President/Managing Agent, Bankruptcy Department,
 1 Home Campus, MAC x2303-033, Des Moines, Iowa 50266
 512736670 +Wells Fargo Home Equity Solutions, One Home Campus, Des Moines, IA 50328-0001
 513032125 +Wells Fargo Home Mortgage, 11200 W Parkland Ave, Mac X-9400-02A, Milwaukee, WI 53224-3127
 512736671 #+Zucker,Goldberg & Ackerman, 200 Sheffield Street, Suite 301/POB 1024,
 Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 28 2017 22:42:46 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 28 2017 22:42:44 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513032236 E-mail/Text: cio.bncmail@irs.gov Apr 28 2017 22:42:35 Internal Revenue Service,
 P.O. Box 970011, St. Louis, MO 63197-0011
 513314785 +E-mail/Text: bncmail@w-legal.com Apr 28 2017 22:42:49 Oak Harbor Capital VI, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 512736667 +E-mail/PDF: pa_dc_claims@navient.com Apr 28 2017 22:34:37 Sallie Mae, Po Box 9500,
 Wilkes Barre, PA 18773-9500

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 512789268* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102)
 513077231* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 24

Date Rcvd: Apr 28, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
David M. Meth on behalf of Interested Party Margaret Cassidy david@methnjlaw.com
Denise E. Carlon on behalf of Creditor US Bank National Association, as Trustee, successor in
interest to Wachovia Bank, National Association as Trustee for Banc of America Funding 2005-8
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joel A. Ackerman on behalf of Creditor US Bank National Association, as Trustee, successor in
interest to Wachovia Bank, National Association as Trustee for Banc of America Funding 2005-8
bankruptcynotice@zuckergoldberg.com
Joel A. Ackerman on behalf of Creditor US Bank National Association, as Trustee, successor in
interest to Wachovia Bank, National Association as Trustee for Banc of America Funding 2005-8
jackerman@zuckergoldberg.com
Robert J. Ferb on behalf of Debtor Michele J. Thompson rjfl@bellatlantic.net
Robert J. Ferb on behalf of Spec. Counsel Robert J. Ferb rjfl@bellatlantic.net

TOTAL: 7